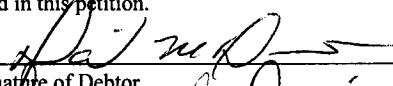
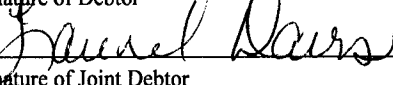
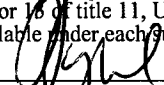
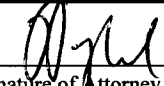


20063134

FORM B1 United States Bankruptcy Court Western District of New York				Voluntary Petition																		
Name of Debtor (if individual, enter Last, First, Middle): Davis, Sr., David M.			Name of Joint Debtor (Spouse)(Last, First, Middle): Davis, Laurel E.																			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): f/d/b/a D&L Interiors			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): 0 4 2 0 0 8 9																			
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): 0048, 16-1576741 D&L Interiors			Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): 1036																			
Street Address of Debtor (No. & Street, City, State & Zip Code): 3208 Genesee Street Piffard, NY 14533			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 3208 Genesee Street Piffard, NY 14533																			
County of Residence or of the Principal Place of Business: Livingston			County of Residence or of the Principal Place of Business: Livingston																			
Mailing Address of Debtor (if different from street address): P.O. Box 60 Piffard, New York 14533			Mailing Address of Joint Debtor (if different from street address): P.O. Box 60 Piffard, New York 14533																			
Location of Principal Assets of Business Debtor (if different from street address above):																						
Information Regarding the Debtor (Check the Applicable Boxes)																						
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																						
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																			
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																			
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																						
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY <div style="writing-mode: vertical-rl; transform: rotate(180deg);"> FILED 04 JAN 12 AM 11:39 U.S. BANKRUPTCY COURT W.D.N.Y. - ROCHESTER </div>																	
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;">Estimated Number of Creditors</td> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-over</td> </tr> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>						Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Estimated Number of Creditors	1-15	16-49	50-99	100-199		200-999	1000-over															
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>															
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Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million														
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
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Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million														
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s) David M. Davis, Sr., Laurel E. Davis	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: NONE		Case Number:	
Date Filed:		Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)	
Name of Debtor: NONE		Case Number:	
Date Filed:		District:	
Relationship:		Judge:	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
X <u></u> Signature of Debtor X <u></u> Signature of Joint Debtor Telephone Number (If not represented by attorney) <u>1/9/04</u> Date		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u></u> <u>1/9/04</u> Signature of Attorney for Debtor(s) Date	
X <u></u> Signature of Attorney Signature of Attorney for Debtor(s) Wayne I. Ohl, Esq., Printed Name of Attorney for Debtor(s) / Bar No. Ohl & Alexson Firm Name P.O. Box 788 Honeoye, New York 14471 Address (585) 229-2501 (585) 229-4723 Telephone Number <u>1/9/04</u> Date		Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110(c) and that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Not Applicable Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. § 110(c).) Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:	
X Not Applicable Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X Not Applicable Signature of Bankruptcy Petition Preparer Date	

**United States Bankruptcy Court
Western District of New York**

In re **David M. Davis, Sr.**

Laurel E. Davis

Case No.

Chapter **7**

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 109,100.00		
B - Personal Property	YES	3	\$ 90,175.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 174,513.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 15,840.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 185,115.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 4,366.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 4,251.00
Total Number of sheets in ALL Schedules ➤		18			
Total Assets ➤			\$ 199,275.00		
Total Liabilities ➤				\$ 375,468.00	

In re: **David M. Davis, Sr.**

Laurel E. Davis

Case No. _____

Debtor

(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
single family residence 3208 Genesee St., Piffard, NY, purchased 1997	Fee Owner	J	\$ 69,100.00	\$ 62,000.00
vacant land Rte 15A, Lot 3, Avon, NY--2.5 acres, owned as tenants in common, one-half each by D&L Interiors and Delkar	Co-Owner	J	\$ 40,000.00	\$ 33,000.00
Total >			\$ 109,100.00	

(Report also on Summary of Schedules.)

In re **David M. Davis, Sr.**

Laurel E. Davis

Case No.

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		cash	J	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking Bank of Castile	J	100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		household goods incl. couches and chairs, kitchen and dining set, bedroom sets, kitchen utensils and appliances, t.v., radio/cd player	J	3,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		books and pictures	J	100.00
6. Wearing apparel.		wearing apparel	J	350.00
7. Furs and jewelry.		misc. costume jewelry incl. bracelets, earrings, rings, necklaces	W	75.00
7. Furs and jewelry.		wedding ring	W	500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		owner of D&L Interiors	H	0.00
13. Interests in partnerships or joint ventures. Itemize.	X			

In re **David M. Davis, Sr.**

Laurel E. Davis

Case No.

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Pontiac owned jointly by Laurel Davis & Megan C. Conley (daughter in law)	J	10,000.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Cardinal 5th Wheel	J	18,000.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Ford F250 truck	H	28,000.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 GMC Envoy	J	25,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			

In re **David M. Davis, Sr.**

Laurel E. Davis

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.		tools of the trade, list attached	J	5,000.00
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
<u>2</u> continuation sheets attached			Total	\$ 90,175.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

TOOL LIST

RIGID BRAND WET-DRY VAC

2 - SQUARE PLASTIC SHOVELS

1 - REMINGTON 480 POWER DRIVER

1 - DEWALT CORDLESS SCREW GUN

1 - SENCO AIR NAILER

2 - FOUR FOOT LEVELS (1 WOOD AND 1 METAL)

1 - HITACHI DRYWALL SCREW GUN

1 - DEWALT DRYWALL SCREW GUN

1 - PASSLOAD IMPULSE FINISH NAILER

1 - RYOBI 7 1/4 " SKILL SAW

BOX MUDDER WITH 12" AND 10" BLADES 1 - CORNER MUDDER WITH PUMP

1 - SMALL AND 1 LARGE CAULKING GUN

1 - HITACHI HAMMER DRILL

2 - TOOL POUCHES

1 - 18 VOLT CRAFTSMAN CORDLESS SCREW GUN

1 - DELTA JOS SITE GANG BOX

2 - SAFETY HARNESES

1 - BLACK AND DECKER DRYWALL SCREW GUN

1 - 100 FOOT EXTENSION CORD

2 - ORANGE BAKER SCAFFOLDS

1 - 14" MAKITA CHOP SAW

1 - 19' SCISSOR LIFT

In re **David M. Davis, Sr.** **Laurel E. Davis**, Case No. _____
 Debtor. (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- ☐ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- ☒ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
books and pictures	CPLR § 5205(a)(5)	100.00	100.00
houshold goods incl. couches and chairs, kitchen and dining set, bedroom sets, kitchen utensils and appliances, t.v., radio/cd player	CPLR § 5205(a)(5)	3,000.00	3000.00
misc. costume jewelry incl. bracelets, earrings, rings, necklaces	CPLR § 5205(a)(5)	75.00	75.00
single family residence 3208 Genesee St., Piffard, NY, purchased 1997	CPLR § 5206(a)	7,100.00	69,100.00
tools of the trade, list attached	CPLR § 5205(a)(7)	600.00	5,000.00
wearing apparel	CPLR § 5205(a)(5)	350.00	350.00
wedding ring	CPLR § 5205(a)(6)	500.00	500.00

In re: **David M. Davis, Sr.**

Laurel E. Davis

Case No. _____

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. _____ Clarence H. Webb 6009 W. Lake Road Conesus, NY 14435	X J	Mortgage vacant land Rte 15A, Lot 3, Avon, NY--2.5 acres, owned as tenants in common, one-half each by D&L Interiors and Deikar VALUE \$40,000.00				33,000.00	0.00
ACCOUNT NO. 7065740015 ESL FCU 100 Kings Highway South Rochester, NY 14617	J	Security Agreement 1999 Pontiac owned jointly by Laurel Davis & Megan C. Conley (daughter in law) VALUE \$10,000.00				0.00	0.00
ACCOUNT NO. 30902104 Ford Motor Credit P.O. Box 220564 Pittsburgh, PA 15257	H	Security Agreement 2002 Ford F250 truck VALUE \$28,000.00				29,713.00	1,713.00
ACCOUNT NO. 03290014699901 Keybank 4910 Tiedeman Road Brooklyn, OH 44144	J	Security Agreement 2001 Cardinal 5th Wheel VALUE \$18,000.00				20,400.00	2,400.00
ACCOUNT NO. 3226446 M&T Mortgage Copr. P.O. Box 444 Buffalo, NY 14240	J	First Lien on Residence single family residence 3208 Genesee St., Piffard, NY, purchased 1997 VALUE \$69,100.00				62,000.00	0.00

1 Continuation sheets attached

Subtotal >
(Total of this page)
Total >
(Use only on last page)

\$145,113.00

(Report total also on Summary of Schedules)

In re: **David M. Davis, Sr.**

Laurel E. Davis

Case No. _____

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5408984 Systems & Services Tech, Inc. P.O. Box 801997 Kansas City, MO 64180		J	Security Agreement 2002 GMC Envoy VALUE \$25,000.00				29,400.00	4,400.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)
Total >
(Use only on last page)

\$29,400.00
\$174,513.00

(Report total also on Summary of Schedules)

In re David M. Davis, Sr. Debtor Laurel E. Davis

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation sheets attached

In re **David M. Davis, Sr.**

Laurel E. Davis

Case No. _____

Debtor

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 449-41-0048 IRS Holtville, NY 11742		J	1040 taxes due 2002 & 2001				12,000.00	12,000.00
ACCOUNT NO. 449-41-0048 NYS Income Tax West Harriman State Campus Albany, NY 12227-0001		J	2002 income taxes due 2002				1,340.00	1,340.00
ACCOUNT NO. 16-1576741 NYS Unemployment Church Street Station P.O. Box 1416 New York, NY 10008-1416		J	2003 1st quarter 2003				2,500.00	2,500.00

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal
(Total of this page) > **\$15,840.00**

Total
(Use only on last page of the completed Schedule E.) > **\$15,840.00**

(Report total also on Summary of Schedules)

In re **David M. Davis, Sr.****Laurel E. Davis**

Case No. _____

Debtor

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5477534526230017 Advanta P.O. Box 8088 Philadelphia, PA 19101	J	credit card 2002				9,000.00
ACCOUNT NO. 2024624 AIG P.O. Box 382014 Pittsburgh, PA 15250	J	insurance D&L Interiors				8,000.00
ACCOUNT NO. 4621201023449957 Associates P.O. Box 142319 Irving, TX 75014	J	loan 2002				1,000.00
ACCOUNT NO. 5491130343047049 AT&T Universal Card P.O. Box 7001 Hagerstown, MD 21742-7001	J	credit card 2002				12,000.00
ACCOUNT NO. 4313027277058720 Bankcard Services P.O. Box 15026 Wilmington, DE 19850	J	credit card 2002				5,000.00

5 Continuation sheets attached

Subtotal >

\$35,000.00

Total >

In re **David M. Davis, Sr.** **Laurel E. Davis** Case No. _____
Debtor (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 641733005010867 Beneficial P.O. Box 9055 Brandon, FL 33509	J	personal loan 5/03				16,500.00
ACCOUNT NO. 7001191900737655 Best Buy Retail Services P.O. Box 17298 Baltimore, MD 21297	J	credit card 2002				2,000.00
ACCOUNT NO. CGU Insurance c/o Relin, Goldstein & Crane 1800 First Federal Plaza Rochester, NY 14614	J	insurance for D&L Interiors 2002				9,000.00
ACCOUNT NO. Dawn Every 5656 Avon Lima Road, Apt B Avon, NY 14414	J	co-debtor on Rte 15 property, purchase 2/20/01				1.00
ACCOUNT NO. Delkar 5656 Avon Lima Road, Pt. B Avon, NY 14414	J	co-debtor with D&L Interiors on purchase of property on Rte 15 from Clarence Webb, 2/20/01				40,000.00

Sheet no. 1 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claims

Subtotal >
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

\$67,501.00

In re **David M. Davis, Sr.**

Laurel E. Davis

Case No. _____

Debtor

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5458002406660292 Direct Merchants Bank P.O. Box 17660 Baltimore, MD 21297	J	credit card 2002				2,000.00
ACCOUNT NO. Henrietta Building Supplies 1 Reverton Way W. Henrietta, NY 14586	J	supplies 2002 used by D&L Interiors				2,100.00
ACCOUNT NO. 6035322005236033 Home Depot P.O. Box 6029 Dept. 32-20052 The Lakes, NV 88901	J	credti card 2002				1,900.00
ACCOUNT NO. 261144240 Kaufmann's P.O. Box 94934 Cleveland, OH 44101	J	credit card 2002				300.00
ACCOUNT NO. 4454504120216696 Key Bank P.O. Box 9004 Des Moines, IA 50368	J	credit card 2002				5,000.00

Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$11,300.00

In re **David M. Davis, Sr.** **Laurel E. Davis** Case No. _____

Debtor

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 321040030900 Key Bank c/o Weltman & Weinberg 323 W. Lakeside Avenue, Suite 200 Cleveland, OH 44113-1099	J	line of credit 2002				5,300.00
ACCOUNT NO. 03290018287704 Keybank P.O.Box 94668 Cleveland, OH 44101	W	co-singer for auto loan for Amanda Davis for 2002 Oldsmobile				7,000.00
ACCOUNT NO. 3210400334159 Keybank P.O. Box 93885 Cleveland, OH 44101	J	personal loan 2002				3,000.00
ACCOUNT NO. 10001 Keybank Commercial Loan Dept. P.O. Box 84525 Cleveland, OH 44101	J	business line of credit				50,000.00
ACCOUNT NO. Lew Ann Reshynk c/o Dawn Every 5656 Avon Lima Road Avon, NY 14414	J	co-debtor on Rte 15 property, purchased 2/20/01				1.00

Sheet no. 3 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$65,301.00

In re **David M. Davis, Sr.**

Laurel E. Davis

Case No. _____

Debtor

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 82130331003712 Lowes P.O. Box 4554 Dept 79 Carol Stream, IL 60197	J	credit card 2002				1,670.00
ACCOUNT NO. _____ M&T Bank P.O. Box 427 Buffalo, NY 14240	H	business loan				2,500.00
ACCOUNT NO. _____ Merchants Insurance Group c/o Mercantile Adjustment Bureau P.O. Box 9315A Rochester, NY 14604	J	insurance premium D&L Interiors				31.00
ACCOUNT NO. 3954298 Preferred Care c/o NACM New York P.O. Box 31131 Rochester, NY 14603	J	service D&L Interiors				1,150.00
ACCOUNT NO. 7710114488851 Sam's Club P.O. Box 105980, Dept. 77 Atlanta, GA 30353	J	credit card 2002				400.00

Sheet no. 4 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$5,751.00

In re **David M. Davis, Sr.** **Laurel E. Davis** Case No. _____
Debtor (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0001040081-0 Travelers Ins. Co. c/o CCS Payment Processing P.O. 55126 Boston, MA 02205	J	insurance auto 2002				262.00

Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

\$262.00
\$185,115.00

(Report also on Summary of Schedules)

In re: David M. Davis, Sr.Laurel E. Davis

Case No. _____

Debtor

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: David M. Davis, Sr. Laurel E. Davis , Case No. _____
Debtor (If known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Delkar 5656 Avon Lima Road Avon, NY 14414	Clarence H. Webb 6009 W. Lake Road Conesus, NY 14435

In re **David M. Davis, Sr., Laurel E. Davis**

Case No. _____

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: married	DEPENDENTS OF DEBTOR AND SPOUSE	
Debtor's Age: Spouse's Age:	RELATIONSHIP	AGE
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation carpenter		homemaker
Name of Employer J. Davis II Construction Corp.		
How long employed 6 mo.		
Address of Employer		

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

DEBTOR	SPOUSE
\$ <u>5,356.00</u>	\$ <u>0.00</u>

Estimated monthly overtime

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

SUBTOTAL

\$ <u>5,356.00</u>	\$ <u>0.00</u>
--------------------	----------------

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ <u>990.00</u>	\$ <u>0.00</u>
------------------	----------------

b. Insurance

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

c. Union dues

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

d. Other (Specify) _____

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>990.00</u>	\$ <u>0.00</u>
------------------	----------------

TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>4,366.00</u>	\$ <u>0.00</u>
--------------------	----------------

Regular income from operation of business or profession or farm
(attach detailed statement)

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Income from real property

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Interest and dividends

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Social security or other government assistance
(Specify) _____

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Pension or retirement income

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Other monthly income

(Specify) _____

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

TOTAL MONTHLY INCOME

\$ <u>4,366.00</u>	\$ <u>0.00</u>
--------------------	----------------

TOTAL COMBINED MONTHLY INCOME \$ 4,366.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

In re **David M. Davis, Sr., Laurel E. Davis**

Case No. _____

Debtor

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>665.00</u>
Are real estate taxes included?	Yes <u>✓</u> No <u> </u>	
Is property insurance included?	Yes <u>✓</u> No <u> </u>	
Utilities Electricity and heating fuel	\$	<u>220.00</u>
Water and sewer	\$	<u>35.00</u>
Telephone	\$	<u>70.00</u>
Other <u>cable</u>	\$	<u>85.00</u>
<u>trash</u>	\$	<u>38.00</u>
Home maintenance (repairs and upkeep)	\$	<u>100.00</u>
Food	\$	<u>750.00</u>
Clothing	\$	<u>50.00</u>
Laundry and dry cleaning	\$	<u>25.00</u>
Medical and dental expenses	\$	<u>100.00</u>
Transportation (not including car payments)	\$	<u>200.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>100.00</u>
Charitable contributions	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>0.00</u>
Life	\$	<u>0.00</u>
Health	\$	<u>580.00</u>
Auto	\$	<u>300.00</u>
Other <u> </u>	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>income taxes due 2002</u>	\$	<u>260.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<u>0.00</u>
Other <u>F250</u>	\$	<u>673.00</u>
Alimony, maintenance or support paid to others	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
Other <u> </u>	\$	<u>0.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 4,251.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	<u> </u>
B. Total projected monthly expenses	\$	<u> </u>
C. Excess income (A minus B)	\$	<u> </u>
D. Total amount to be paid into plan each	\$	<u> </u>
		(interval)

**D&L INTERIORS
BALANCE SHEET
September 30, 2003**

05:32:14 PM

ASSETS**CURRENT ASSETS**

Checking Account	\$	-0.00
KEY BANK		(183.16)
Petty Cash		-0.00
Accounts Receivable		-0.00

TOTAL CURRENT ASSETS	\$	(183.16)
-----------------------------	-----------	-----------------

PROPERTY AND EQUIPMENT

Land	\$	23,289.99
00 Tools		8,692.51
A/D tools		(5,408.07)
01 Tools		1,542.48
A/D 01 Tools		(1,542.48)
Equipment		21,360.65
A/D - Equipment		(16,785.45)
Furniture and Fixtures		293.63
A/D - Furniture & Fixtures		(207.92)
02 tools		3,093.71
a/d 02 tools		(3,093.71)
03 tools		752.61
Vehicles		132,883.89
A/D - Vehicles		(79,883.89)

TOTAL PROPERTY AND EQUIPMENT	\$	84,987.95
-------------------------------------	-----------	------------------

TOTAL ASSETS	\$	84,804.79
---------------------	-----------	------------------

D&L INTERIORS
BALANCE SHEET
September 30, 2003

LIABILITIES AND EQUITY**CURRENT LIABILITIES**

Accounts Payable	\$	36,317.34
M&T START UP NOTE		1,710.57
Key line of credit		50,000.00
checking acct auto credit line		4,934.27
key bank truck loan		27,950.57
business loan		8,520.00
Fifth Wheel Loan		20,458.48
ENVOY LOAN		28,118.75
Credit Card - Visa/ KEY		5,054.31
Beneficial loan		16,415.50
Credit Card - Mastercard		1,104.55
Mortgage Land		16,270.01
Employee Health Ins Payable		91.14
PAYROLL TAXES PAYABLE		<u>2,529.92</u>

TOTAL CURRENT LIABILITIES **\$ 219,475.41**

EQUITY

Retained Earnings	\$	127,092.87
Partners Capital #1		9,197.51
Partners Capital #2		2,916.07
Partners Drawing #1		(137,760.59)
Partners Drawing #2		(46,720.49)
Capital		14,247.09
Drawing		(2,796.37)
PARTNERS HEALTH INSURANCE		(15,833.85)
PARTNERS LIFE INSURANCE		(1,306.56)
PARTNERS ROTH IRA		(3,400.00)
NET INCOME (LOSS)		<u>(80,306.30)</u>

TOTAL EQUITY **\$ (134,670.62)**

TOTAL LIABILITIES AND EQUITY **\$ 84,804.79**
=====

D&L INTERIORS
INCOME STATEMENT
For The Period

January 01, 2003
to
July 31, 2003

INCOME

Fees	\$ 3,158.84
Services	61,999.65
Purchases	<u>(5,902.33)</u>
Total INCOME	\$ 59,256.16

EXPENSES

Salaries & Wages	\$ 25,006.25
Employer Social Security Exp	1,545.76
Employer Medicare Expense	361.51
Advertising	14.00
Parking fees & Tolls	(3.25)
Auto Expense	427.35
AUTO FUEL	2,325.86
REGISTRATIONS	75.00
Bank Service Charges	141.00
Equipment Rental	54.54
Utilities	291.58
Insurance - Employee Group	552.69
Insurance/Disabilty	(31.20)
INSURANCE/WORKERS COMP	4,072.00
INSURANCE/GENERAL LIABILITY	681.40
INSURANCE\TRUCK	1,120.82
Insurance - General	250.61
Insurance - Partners Life	571.62
Partners Roth Contributions	1,200.00
Interest Expense	6,097.30
Legal & Accounting	2,321.00
Miscellaneous Expense	835.30
Sm tools	19.77
Office Expense	1,176.35
Gifts	67.40
Postage Expense	470.18
Rent Expense	1,173.18
Repairs & Maintenance	169.02
Taxes - Real estate	834.33
Taxes - Payroll	3,290.48
Taxes - Other	260.00

D&L INTERIORS
INCOME STATEMENT
For The Period

January 01, 2003
to
July 31, 2003

Telephone	\$ 1,842.29
Meals	36.58
Meals pd per diem	2,570.00
Late Fees	<u>1,008.00</u>
Total EXPENSES	\$ <u>60,828.72</u>
Total NET OPERATING INCOME (LOSS)	\$ (1,572.56)
OTHER (INCOME) AND EXPENSES	
Interest Income	\$ <u>(1.49)</u>
Total OTHER (INCOME) AND EXPENSES	\$ <u>(1.49)</u>
NET INCOME (LOSS) BEFORE TAX	\$ (1,571.07)
INCOME TAXES	
Federal Income Tax	\$ <u>3,000.00</u>
INCOME TAXES	\$ <u>3,000.00</u>
NET INCOME (LOSS)	\$ (4,571.07) =====

In re: David M. Davis, Sr. Laurel E. Davis
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

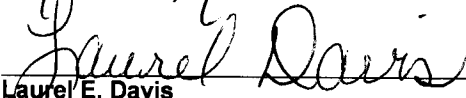
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18
(Total shown on summary page plus 1.)
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 1/9/04

Signature: 
David M. Davis, Sr.

Date: 1/9/04

Signature: 
Laurel E. Davis

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT

Western District of New York

In re: **David M. Davis, Sr.**
0048

Laurel E. Davis
1036

Case No. _____
Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
57,629.00	business	2001
54,791.00	business	2002

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
--------	--------	--------------------

3. Payments to creditors

None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
--	----------------------	-------------	-----------------------

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATES OF
PAYMENTS

AMOUNT PAID

AMOUNT
STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR
DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION
AND VALUE OF
PROPERTY

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE
TRANSFER OR RETURN

DESCRIPTION
AND VALUE OF
PROPERTY

6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None
☒

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None
☒

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------------	-----------------	-------------------------------------

8. Losses

None
☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None
☒

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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10. Other transfers

None
☒

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

11. Closed financial accounts

None

☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	--	--

12. Safe deposit boxes

None

☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------------	---

13. Setoffs

None

☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	-------------------	---------------------

14. Property held for another person

None

☒

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
------------------------------	--------------------------------------	----------------------

15. Prior address of debtor

None

☒

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

☒

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

☒

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

☒

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
D&L Interiors	16-1576741	3208 Genesee St. Piffard, NY 14533	general carpentry	11/01/1998 03/03/2003

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME

ADDRESS

19. Books, records and financial statements

None



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



NAME AND ADDRESS

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None



NAME

ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

None



NAME AND ADDRESS

DATE ISSUED

20. Inventories

None



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None



DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN
OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

David & Laurel Davis
3208 Genesee St.
Piffard, NY 14533

equal partners

50% each

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None



NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None



a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

David & Laurel Davis

03/01/2003

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

None



NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

☒

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six -year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None

☒

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 1/9/04

Signature
of Debtor

David M. Davis, Sr.
David M. Davis, Sr.

Date 1/9/04

Signature
of Joint
Debtor

Laurel E. Davis
Laurel E. Davis

UNITED STATES BANKRUPTCY COURT
Western District of New York

In re: **David M. Davis, Sr.**
0048

Laurel E. Davis
1036

Case No. _____
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. *Property To Be Surrendered.*

Description of Property

Creditor's Name

None

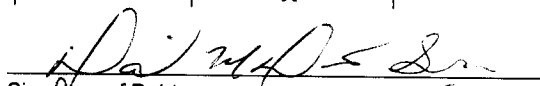
b. *Property To Be Retained.*

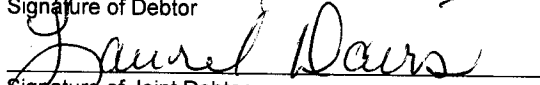
[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
1. vacant land Rte 15A, Lot 3, Avon, NY--2.5 acres, owned as tenants in common, one-half each by D&L Interiors and Delkar	Clarence H. Webb			X	
2. 1999 Pontiac owned jointly by Laurel Davis & Megan C. Conley (daughter in law)	ESL FCU			X	
3. 2002 Ford F250 truck	Ford Motor Credit			X	
4. single family residence 3208 Genesee St., Piffard, NY, purchased 1997	M&T Mortgage Copr.			X	
5. 2002 GMC Envoy	Systems & Services Tech, Inc.			X	

Date: 1/9/04

Date: 1/9/04


Signature of Debtor


Signature of Joint Debtor

UNITED STATES BANKRUPTCY COURT
Western District of New York

In re: **David M. Davis, Sr.**

Laurel E. Davis

Case No. _____

Chapter 7

Debtors

**DISCLOSURE OF COMPENSATION OF ATTORNEY
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept

\$ 750.00

Prior to the filing of this statement I have received

\$ 750.00

Balance Due

\$ 0.00

2. The source of compensation paid to me was:

☒ Debtor

☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor

☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) [Other provisions as needed]

None


6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

None

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 1/9/04



Wayne I. Ohi, Esq., Bar No.

Ohi & Alexson
Attorney for Debtor(s)

Delkar
5656 Avon Lima Road
Avon, NY 14414

Advanta
P.O. Box 8088
Philadelphia, PA 19101

AIG
P.O. Box 382014
Pittsburgh, PA 15250

Associates
P.O. Box 142319
Irving, TX 75014

AT&T Universal Card
P.O. Box 7001
Hagerstown, MD 21742-7001

Bankcard Services
P.O. Box 15026
Wilmington, DE 19850

Beneficial
P.O. Box 9055
Brandon, FL 33509

Best Buy Retail Services
P.O. Box 17298
Baltimore, MD 21297

CGU Insurance
c/o Relin, Goldstein & Crane
1800 First Federal Plaza
Rochester, NY 14614

Clarence H. Webb
6009 W. Lake Road
Conesus, NY 14435

Dawn Every
5656 Avon Lima Road, Apt B
Avon, NY 14414

Delkar
5656 Avon Lima Road, Pt. B
Avon, NY 14414

Direct Merchants Bank
P.O. Box 17660
Baltimore, MD 21297

ESL FCU
100 Kings Highway South
Rochester, NY 14617

Ford Motor Credit
P.O. Box 220564
Pittsburgh, PA 15257

Henrietta Building Supplies
1 Reverton Way
W. Henrietta, NY 14586

Home Depot
P.O. Box 6029 Dept. 32-20052
The Lakes, NV 88901

IRS
Holtville, NY 11742

Kaufmann's
P.O. Box 94934
Cleveland, OH 44101

Key Bank
P.O. Box 9004
Des Moines, IA 50368

Key Bank
c/o Weltman & Weinberg
323 W. Lakeside Avenue, Suite 200
Cleveland, OH 44113-1099

Keybank
Commercial Loan Dept.
P.O. Box 84525
Cleveland, OH 44101

Keybank
P.O. Box 93885
Cleveland, OH 44101

Keybank
P.O.Box 94668
Cleveland, OH 44101

Keybank
4910 Tiedeman Road
Brooklyn, OH 44144

Lew Ann Reshynk
c/o Dawn Every
5656 Avon Lima Road
Avon, NY 14414

Lowes
P.O. Box 4554 Dept 79
Carol Stream, IL 60197

Delkar
5656 Avon Lima Road
Avon, NY 14414

Advanta
P.O. Box 8088
Philadelphia, PA 19101

AIG
P.O. Box 382014
Pittsburgh, PA 15250

Associates
P.O. Box 142319
Irving, TX 75014

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Hagerstown, MD 21742-7001

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Wilmington, DE 19850

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1 Reverton Way
W. Henrietta, NY 14586

Home Depot
P.O. Box 6029 Dept. 32-20052
The Lakes, NV 88901

IRS
Holtville, NY 11742

Kaufmann's
P.O. Box 94934
Cleveland, OH 44101

Key Bank
P.O. Box 9004
Des Moines, IA 50368

Key Bank
c/o Weltman & Weinberg
323 W. Lakeside Avenue, Suite 200
Cleveland, OH 44113-1099

Keybank
Commercial Loan Dept.
P.O. Box 84525
Cleveland, OH 44101

Keybank
P.O. Box 93885
Cleveland, OH 44101

Keybank
P.O.Box 94668
Cleveland, OH 44101

Keybank
4910 Tiedeman Road
Brooklyn, OH 44144

Lew Ann Reshynk
c/o Dawn Every
5656 Avon Lima Road
Avon, NY 14414

Lowes
P.O. Box 4554 Dept 79
Carol Stream, IL 60197

M&T Bank
P.O. Box 427
Buffalo, NY 14240

M&T Mortgage Copr.
P.O. Box 444
Buffalo, NY 14240

Merchants Insurance Group
c/o Mercantile Adjustment Bureau
P.O. Box 9315A
Rochester, NY 14604

NYS Income Tax
West Harriman State Campus
Albany, NY 12227-0001

NYS Unemployment
Church Street Station
P.O. Box 1416
New York, NY 10008-1416

Preferred Care
c/o NACM New York
P.O. Box 31131
Rochester, NY 14603

Sam's Club
P.O. Box 105980, Dept. 77
Atlanta, GA 30353

Systems & Services Tech, Inc.
P.O. Box 801997
Kansas City, MO 64180

Travelers Ins. Co.
c/o CCS Payment Processing
P.O. 55126
Boston, MA 02205